



Office of Student Insurance
 11 Bishop Place, New Brunswick, NJ 08901
insure@rci.rutgers.edu
 Phone: (848) 932-8285 Fax: (732) 932-3331
www.riskmanagement.rutgers.edu
 Hours: [Monday-Friday 8:30-4:30](#)

Student Health Insurance

Academic Year 2014-2015

Enrollment and Eligibility Guidelines

Access to health care and adequate health insurance is essential to your health. Rutgers University is pleased to present you with information about the Rutgers University Student Health Insurance Plan. The Student Health Insurance Plan (SHIP) is serviced by University Health Plans (UHP) and underwritten by UnitedHealthcare Insurance Company (UHC).

NOTE: Online degree programs or non-matriculated students registered for online courses only are not eligible to enroll.

Full Time Domestic Students

All full time Undergraduate Students taking 12 or more credit hours, all full time Graduate Students taking 9 or more credit hours and all full time students as defined by the student's department are required to have Health Insurance each semester. If an enrollment change occurs from part time to full time or full time to part time during the open enrollment period, the student should contact the Rutgers Student Insurance office at insure@rci.rutgers.edu. Students must actively attend classes for at least 31 days after the date for which coverage is purchased.

The Student Insurance premium is added to your Rutgers term bill each semester. You are *automatically enrolled after the deadline in the Student Insurance Plan unless comparable coverage is provided. You must waive online at www.universityhealthplans.com to void your automatic enrollment.

***Exception:** Graduate Fellows and Less than full appointment Teaching and Graduate Assistants-No Waiver action required. Full appointment Teaching and Graduate Assistants MUST waive each semester.

When you access your term bill for the first time each semester, you will select to waive or enroll. This only indicates your intention. The enrollment or waiver process is still incomplete. You have the option to follow the link on your term bill to complete the enrollment or waiver form or continue to confirm your attendance first, and then complete the waiver or enrollment form at www.universityhealthplans.com.

The charge will be removed from your term bill within 7 days after waiving. Failure to waive online before the deadline will result in a non-refundable charge and students will be responsible for the premium.

If you delay your enrollment form and your eligibility is not activated before the deadline, you may not have an insurance card, and may have to pay out of pocket for medical expenses. We encourage you to submit the enrollment form before the deadline. Insurance cards are available shortly after the confirmation and eligibility is activated.

To add dependents or spouse, you must visit www.universityhealthplans.com. Payment is made directly to University Health Plans and cannot be added to the Rutgers Term Bill for students or dependents.

When your enrollment form has been successfully submitted, you will see a confirmation number on the screen, and will also receive an instant confirmation to the email address on the submitted forms. For enrollment issues, call University Health Plans directly at 800-437-6448.

Note: You will get an email from UnitedHealthcare (www.uhcsr) within 14 days after enrollment to print a card. In order to print the card, you will need your Rutgers email or Insurance ID number (SR ID#). If you do not have your SR ID#, please call UnitedHealthcare directly at 800-505-4160.

Coverage Periods	Full Time Domestic Students	University F1, F2, J1, J2 Visa Sponsored Students	Part Time Students	Deadline
Fall 08/15/14-01/14/15	\$711	\$848	\$1551	10/10/14
Spring/Summer 01/15/15-08/14/15	\$985	\$848	\$2149	03/15/15

Rutgers University F1, F2, J1, J2 Visa Sponsored Students

Students are automatically enrolled each semester by the Center for Global Services. To add dependents or spouse, you must contact the Insurance Coordinator at eljones@gaiacenters.rutgers.edu,

If you have other coverage from overseas or in the United States, and wish to waive, you must contact the Insurance Coordinator at eljones@gaiacenters.rutgers.edu. For waiver requirements visit www.globalservices.rutgers.edu. Failure to waive before the deadline will result in a non-refundable charge, and students will be responsible for the premium on their term bill. **NOTE: The student insurance premium is a separate charge from the Health Services Fee.**

Non-Rutgers University F1, F2, J1, J2 Visa Sponsored (International) students must follow the applicable process as shown above for full time or part-time domestic students.

Part Time Domestic Students

Part-time degree seeking students taking at least 1 credit hour are eligible to enroll on a voluntary basis before the deadline. Insured part time students may purchase coverage for their dependents on a voluntary basis at www.universityhealthplans.com. Payment is made directly to UHP for students or dependents and cannot be added to the Rutgers Term Bill.

When your enrollment form has been successfully submitted, you will see a confirmation number on the screen, and will also receive an instant confirmation to the email address on the submitted forms. For enrollment issues, call University Health Plans directly at 800-437-6448.

Postdoctoral Fellows

Full-time Postdoctoral Fellow students are required to be covered by health insurance. University Human Resources-Benefits in conjunction with your department will determine eligibility. If you are eligible, you will be automatically enrolled by the Student Insurance Office in the Postdoctoral Fellows plan. **No Waiver Action required.** Insureds may enroll their eligible dependents at www.universityhealthplans.com and the premium is paid by the Insured directly to UHP.

This does not apply to RBHS Postdoctoral Fellow. RBHS Postdoctoral Fellows please contact Kenneth Young at (973) 972-6617 or youngke@ca.rutgers.edu for enrollment and waiver questions.

Graduate Fellows

Graduate Fellows who have been awarded a Full Fellowship from internal or external sources are eligible. The Graduate School Dean's Office will make final determinations as to the individual eligibility. Upon this determination, you will be enrolled in the Graduate Fellows plan by the Student Insurance Office. **No Waiver Action required.** Insureds may enroll their eligible dependents at www.universityhealthplans.com and the premium is paid by the Insured directly to UHP.

Less than full appointment Teaching and Graduate Assistants (TA/GA)

Less than full appointment Teaching and Graduate Assistants are eligible under this plan which is determined by University Human Resources-Benefits. Upon this determination you will be enrolled by the Student Insurance Office in the Less than full appointment Teaching and Graduate Assistants plan. **No Waiver Action required.** Insureds may enroll their eligible dependents at www.universityhealthplans.com and the premium is paid by the Insured directly to UHP.

Full Appointment Teaching and Graduate Assistants (TA/GA)

Full appointment Teaching and Graduate Assistants are eligible for the State Health Benefits plan. You must enroll with University Human Resources-Benefits. Please visit <http://uhr.rutgers.edu/teaching-assistants-graduate-assistants> for more information. You are required to waive the student health insurance by the posted deadline date.

Graduate/PHD Students considered full time who are enrolled for less than full time credits

Students may obtain an enrollment form from their department or at www.riskmanagement.rutgers.edu. Students must enroll each semester before the deadline. The enrollment form and payment is processed by the Student Insurance Office directly. The premium is not charged on your term bill. Insureds may visit www.universityhealthplans.com to add dependents before the deadline. Payment is made directly to University Health Plans and cannot be added to the Rutgers Term Bill for students or dependents.

Rutgers Biomedical and Health Sciences (RBHS)

Rutgers initially charges all **full-time** students for the Student Health Insurance Plan \$1,695 annually. Students who have other health insurance coverage may opt out by submitting the online waiver at www.universityhealthplans.com. For enrollment or waiver issues contact University Health Plans at 800 437 6448. Failure to waive before the deadline will result in a non-refundable charge and students will be responsible for the premium.

Part-time students who participate in clinical experience are required to have health insurance coverage. Rutgers initially charges all part-time students in clinical rotation for the Student Health Insurance Plan \$1,695 annually. If you are a part-time student and do not participate in clinical experience, you will **NOT** be automatically charged for the Student Health Insurance Plan. If you would like to purchase the coverage, you may do so by submitting the online enrollment form no later than **September 30**.